



# KANSAS STATE LOAN REPAYMENT PROGRAM

## Overview and Application Guidance

For more information: <http://www.kdheks.gov/olrh/FundLoan.html>  
Email questions to: [kdhe.primarycare@ks.gov](mailto:kdhe.primarycare@ks.gov)

**Please read carefully to see if you qualify.**

**Application cycle is open June 1 - July 31 each year.**

Please read the Kansas State Loan Repayment Program (SLRP) *Overview and Application Guidance* and *Frequently Asked Questions* documents in their entirety before submitting questions or an application to the SLRP. These documents explain in detail, the rights and commitments of health care professionals selected to participate in the SLRP. A complete understanding of the commitment to serve at an approved practice site and the financial, legal and other consequences of failing to perform that commitment are critical to successful completion of the mandatory service commitment associated with a SLRP award.

***The SLRP funds are to be used as an annual one-time payment toward eligible student loans. The SLRP participant is responsible for other regularly scheduled loan payments throughout the contract period.***

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## PROGRAM OVERVIEW

The Kansas State Loan Repayment Program (SLRP) is administered by the Kansas Department of Health and Environment (KDHE), Office of Primary Care and Rural Health. The SLRP is jointly funded by the KDHE and National Health Service Corps (NHSC). Program eligibility requirements and benefits are established by federal law authorizing the State Loan Repayment Program (Section 388I of the Public Health Service Act, as amended).

The purpose of the SLRP is to recruit and retain medical, nursing, dental and behavioral/mental health care professionals at eligible practice sites in federally designated Health Professional Shortage Areas (HPSA) in the appropriate discipline of the health care professional's licensure (medical, dental or mental health). The SLRP offers eligible health care professionals an opportunity to receive assistance with the repayment of qualifying educational loans in exchange for a minimum two-year service commitment at an eligible practice site. The SLRP funds are to be used as an annual one-time lump sum payment toward eligible student loans. The SLRP participant is responsible for any regularly scheduled loan repayments throughout the contract year.

HPSA scores range from 0 to 25 for primary care and mental health and 0 to 26 for dental health. The higher HPSA score designates a greater shortage of health care professionals for the underserved population in that area. The National Health Service Corps Loan Repayment Program (NHSC LRP) provides assistance with the repayment of qualifying educational loans for health care professionals in areas of greatest need across the nation. The NHSC LRP awards are based on the HPSA score and is available for health professionals in areas with a HPSA score of 18 and above in the appropriate discipline of the health care professional's licensure (medical, dental or mental health). For more information on the NHSC LRP, go to: <https://nhsc.hrsa.gov/loanrepayment/>. If the practice site is an approved NHSC site, and is in an area with a HPSA score of 18 or higher, you are strongly encouraged to apply for the National Health Service Corps Loan Repayment Program (NHSC LRP) before applying for the SLRP.

If the practice site is located in an area with a HPSA score of 18 or higher, and the practice site is not an approved NHSC site, the practice site should first apply to NHSC to become an approved site before the health care professional can submit an application to the NHSC LRP. For more information on becoming a NHSC site, go to: <https://nhsc.hrsa.gov/sites/index.html>.

The SLRP is designed to provide assistance with the repayment of qualifying educational loans to those health care professionals who provide services in areas with a HPSA designation below the NHSC LRP threshold. The SLRP program is very competitive and awards are limited to available funds. You may still apply for the SLRP after applying for the NHSC LRP even if you do not know the outcome of the NHSC LRP application. The NHSC and the KDHE work closely together to ensure that no health care professional is granted an award in both programs.

Public Law 108-357, enacted October 22, 2004, makes all funds disbursed on or after January 1, 2004, for the National Health Service Corps Loan Repayment Program (NHSC LRP) and the State Loan Repayment Programs (SLRP) exempt from gross income and employment taxes. This law also excludes these funds from being taken into account as wages in determining benefits under the Social Security Act.

In accordance with applicable federal laws, the KDHE does not discriminate on the basis of any non-merit factor, including race, color, national origin, religion, sex, sexual orientation, gender identity, disability (physical or mental), age, status as a parent, or genetic information.

The eligible health care professional may receive up to \$25,000 per year of the initial two-year SLRP contract for the repayment of eligible outstanding educational debt according to the health care professional's profession. After the initial two-year contract has been fulfilled, the health care professional may apply to extend the contract in one-year increments, for up to three additional years of service.

The health care professional is **not** eligible for the SLRP if they have an outstanding service obligation. A service obligation is the contractual commitment in which a clinician legally agrees to practice for a specified period of time in a particular area or facility, or for a specific entity or type of entity. Entities may include federal, state or local agencies, as well as private organizations. Health care professionals must not have an outstanding contractual obligation for health professional service to the federal government, or to a state or other entity, unless they have completely satisfy that service obligation before application to the SLRP. Certain provisions in an employment contract can create a service obligation (e.g., an employer offers a recruitment bonus in return for the physician's agreement to work at that practice site for a specific period of time or pay back the bonus).

## HEALTH CARE PROFESSIONAL ELIGIBILITY REQUIREMENTS

To be eligible for the SLRP, the health care professional must meet the following criteria:

- be a US citizen (either US born or naturalized) or US National;
- participate as a health care professional in the Medicare, Medicaid/KanCare programs;
- have completed the appropriate level of education, and have a current, full, permanent, unencumbered, unrestricted license or certification to practice in his/her designated profession in the State of Kansas;
- be employed at an approved health care practice site at the time the contract commences and remain employed at the approved practice site for the duration of the contract commitment; and
- behavioral/mental health professionals must be licensed at the level that allows them to practice their specific discipline independently and unsupervised.

### Eligible Health Care Professions and SLRP Award Amounts

HEALTH CARE PROFESSIONAL		DISCIPLINE	INITIAL SERVICE		CONTINUATION		
			YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
MD	Allopathic Medicine	Primary Care/Mental Health	Up to \$25,000	Up to \$25,000	\$20,000	\$15,000	\$10,000
DO	Osteopathic Medicine	Primary Care/Mental Health					
DDS	Dental Surgery	Dental Health					
DMD	Dental Medicine	Dental Health	Up to \$20,000	Up to \$20,000	\$15,000	\$10,000	\$5,000
APRN/NP	Nurse Practitioner	Primary Care					
PA	Physician Assistant	Primary Care					
CNM	Certified Nurse Midwife	Primary Care					
RDH	Registered Dental Hygienist	Dental Health					
APRN/NP	Nurse Practitioner - Mental Health	Mental Health					
PA	Physician Assistant - Mental Health	Mental Health					
HSP	Health Service Psychologist	Mental Health					
LCSW	Licensed Clinical Social Worker	Mental Health					
LMAC*	Licensed Masters Addiction Counselor	Mental Health					
LMSW	Licensed Master Social Worker	Mental Health					
LPC	Licensed Professional Counselor	Mental Health					
MFT	Marriage and Family Therapist	Mental Health					
PNS	Psychiatric Nurse Specialist	Mental Health					

\* Due to the growing substance abuse crisis, specifically opioid abuse, the NHSC and the SLRP have added Licensed Masters Addiction Counselors (LMAC) to the list of behavioral and mental health care professionals.

### Approved Primary Care Specialties for Physicians

General practitioners (physicians who have not completed residency training programs), hospitalists and emergency professionals are **not** eligible for the SLRP. The following primary care specialties for physicians are approved for participation in the SLRP:

- family medicine and osteopathic general practice
- geriatrics
- internal medicine
- obstetrics/gynecology
- pediatrics
- psychiatry

### Approved Primary Care Specialties for Nurse Practitioners and Physician Assistants

The following primary care specialties for nurse practitioners and physician assistants are approved for the SLRP:

- adult care
- family care
- geriatrics
- pediatrics
- psychiatry/mental health
- women's health

### Approved Dental Care Specialties for Dentists

The following primary care specialties for dentists are approved for the SLRP:

- general dentistry
- pediatric dentistry

### **General Health Care Professional Eligibility Requirements**

The health care professional must not discriminate in providing health care services to Medicare and Medicaid/KanCare beneficiaries and those unable to pay for health care services. The health care professional must accept assignment under Medicare for all services for which payment may be made under Part B of Title XVIII. The health care professional must also enter into an appropriate contract for Medicaid under Title XIX and Title XXI to provide services to individuals entitled to medical assistance under Medicaid.

The health care professional must be employed full-time at an approved public or non-profit practice site to provide direct outpatient care for the duration of the contract. The practice site must be located in a Health Professional Shortage Area (HPSA) in the appropriate discipline of the health care professional's licensure (medical, dental or mental health) and be an approved site by the KDHE.

The health care professional must serve at the approved practice site full-time, a minimum of 40 hours per week for at least 45 weeks per contract year. The 40-hour work week may be compressed into no less than four days per week with no more than 12 hours in any 24-hour period. Time spent on-call does not count toward the 40-hour work week. Hours served over the required 40 hours per week will not be applied to any other work week.

No more than 35 work days (280 work hours) per contract year can be spent away from the practice site for vacation, holidays, continuing professional education, illness, clinic closure, or any other reason. Absences greater than 35 days in a contract year must be approved in advance by the KDHE. If the extended absence is approved by the KDHE, an amendment will be added to the contract to extend the end date of the contract. Failure to obtain prior approval for an extended absence may cause the health care professional to be in default of the contract. If the health care professional is determined to be in default of the contract, the health care professional must repay the amount specified in the contract default provision. Please read the contract default provision carefully before signing the contract.

Clinical-related administrative, management or other activities may include charting, care coordination activities, training, laboratory follow-up, outpatient correspondence, attending staff meetings, activities related to maintaining professional licensure, and other non-treatment related activities pertaining to the professional's approved practice site. Any time spent in a management role is considered to be an administrative activity. The duties of a medical director are considered primarily administrative duties. SLRP health care professionals serving as a medical director cannot count more than eight hours per week of administrative and/or management time toward the total 40-hour work week. Direct patient care provided by the health care professional in an outpatient setting while a student/resident observes, is counted as outpatient care, not teaching, when the SLRP professional is directly treating the patient.

Health care professionals who serve at more than one practice site (e.g., satellite or multiple clinics) must include all practice sites in the application and submit appropriate application and report forms for each site. If the health care professional serves at a practice site where the professional is not providing direct outpatient care or the practice site is not an approved site, the application will be disqualified for the SLRP. Hospitalists and emergency professionals do not qualify for the SLRP unless they can consistently meet the required minimum number of hours per week providing direct patient care in an approved outpatient (non-emergency) setting.

### **Primary Health Care Professional Eligibility Requirements**

Primary health care professionals, excluding obstetrics/gynecology and geriatrics (see below), must serve a minimum of 40 hours per week in no less than a four day period, for a minimum of 45 weeks per year. At least 32 hours per week must be spent providing direct outpatient care at the approved practice site. Of the minimum 32 hours spent providing direct outpatient care, no more than eight hours per week may be spent in a teaching capacity. The remaining eight hours per week may be spent providing direct outpatient care at the approved practice site or an alternative setting (e.g., hospital, nursing home, shelter) as directed by the approved practice site, or performing other clinical-related administrative activities.

Primary care professionals serving in a Critical Access Hospital (CAH) must spend at least 16 hours per week providing direct outpatient care in the hospital-affiliated outpatient clinic. Of the minimum 16 hours per week spent providing direct outpatient care, no more than eight hours may be spent in a teaching capacity. The remaining 24 hours per week must be spent providing direct patient care at the CAH or the hospital-affiliated outpatient clinic,

providing direct care at the hospital-affiliated skilled nursing facility or swing bed unit, or providing clinical-related administrative activities. Clinical-related administrative hours are limited to eight hours per week.

Primary care professionals of obstetrics/gynecology (including family medicine physicians who practice obstetrics on a regular basis), certified nurse-midwives, or geriatric service professionals, must serve a minimum of 40 hours per week in no less than a four day period, for a minimum of 45 weeks per year. At least 21 hours per week must be spent providing direct outpatient care at the approved practice site. Of the 21 hours spent providing direct outpatient care, no more than eight hours per week may be spent in a teaching capacity. The remaining 19 hours per week may be spent providing direct outpatient care at the approved practice site, or providing direct patient care in an alternate setting (hospital, nursing home, shelter) as directed by the approved practice site, or providing clinical related administrative activities. Clinical-related administrative hours are limited to eight hours per week.

### **Dental Health Care Professional Eligibility Requirements**

Dentists and registered dental hygienists, excluding pediatric dentists, must serve a minimum of 40 hours per week in no less than a four day period, for a minimum of 45 weeks per year. At least 32 hours per week must be spent providing direct outpatient care at the approved practice site. Of the minimum 32 hours spent providing direct outpatient care, no more than eight hours per week may be spent in a teaching capacity. The remaining eight hours per week may be spent providing direct outpatient care at the approved practice site, providing direct patient care in an alternative setting (e.g., hospital, nursing home, shelter) as directed by the approved practice site, or performing clinical-related administrative activities. Clinical-related administrative hours are limited to eight hours per week.

Pediatric dentists must serve a minimum of 40 hours per week in no less than a four day period, for a minimum of 45 weeks per year. At least 21 hours per week must be spent providing direct outpatient care at the approved practice site. Of the minimum 21 hours spent providing direct outpatient care, no more than eight hours per week may be spent in a teaching capacity. The remaining 19 hours per week may be spent providing direct outpatient care at the approved practice site, providing patient care in an alternative setting (e.g., hospital, nursing home, shelter) as directed by the approved practice site, or performing clinical-related administrative activities. Clinical-related administrative hours are limited to eight hours per week.

### **Behavioral and Mental Health Care Professional Eligibility Requirements**

Behavioral and mental health care professionals must serve a minimum of 40 hours per week in no less than a four day period, for a minimum of 45 weeks per year. At least 32 hours per week must be spent providing direct outpatient care at the approved practice site. Of the minimum 32 hours spent providing direct outpatient care, no more than eight hours per week may be spent in a teaching capacity. The remaining eight hours per week may be spent providing outpatient care at the approved practice site, providing direct patient care in an alternative setting (e.g., hospital, nursing home, shelter) as directed by the approved practice site, or performing clinical-related administrative activities. Clinical related administrative hours are limited to eight hours per week.

Psychiatrists or physician assistants and nurse practitioners with specialized training in mental health serving in a Critical Access Hospital (CAH) must spend at least 16 hours per week providing direct outpatient care in the hospital-affiliated outpatient clinic. Of the minimum 16 hours spent providing direct outpatient care, no more than eight hours per week may be spent in a teaching capacity. The remaining 24 hours per week may be spent providing direct outpatient care at the CAH or the hospital-affiliated outpatient clinic, providing direct patient care at the hospital affiliated skilled nursing facility or swing bed unit, or performing clinical-related administrative activities. Clinical-related administrative hours are limited to eight hours per week.

Behavioral and mental health professionals serving in an approved behavioral health practice site will only be eligible for the SLRP if the site verifies that it offers comprehensive primary behavioral and mental health care services. If the practice site does not provide all of these services on-site, the practice site must demonstrate a formal affiliation with a comprehensive community-based primary behavioral health setting or facility to provide these services. Behavioral health practice sites must provide the following services directly, not through affiliation or referral:

- screening and assessment;
- treatment plans; and
- care coordination and case management.

## **Military Service Requirements**

Health care professionals in the reserve component of the US Armed Forces or National Guard are eligible to participate in the SLRP. If the health care professional's military training and/or service, in combination with other absences from the practice site, exceed 35 work days per contract year, the contract will be amended to compensate for the break in full-time service. If the health care professional is a reservist and is called to active duty, the contract will be amended to add the amount of time spent in active military duty. Members of a reserve component of the US Armed Forces or National Guard who are NOT on active duty at the time of receiving a SLRP award are eligible for the program under the following conditions:

- Military training or service performed by reservists will not satisfy the contract commitment. If a professional's military training and/or service, in combination with the professional's other absences from the practice site, will exceed 35 days per contract year, the professional must request a contract amendment in writing before the 35 days have expired. The contract end date will then be extended to compensate for the approved break in SLRP service.
- If the reservist is deployed, he/she is expected to return to the approved practice site where he/she was serving prior to deployment. If unable to do so, the reservist must request a transfer to another approved practice site. If the reservist fails to seek a transfer and subsequently refuses to accept a SLRP assignment to another practice site, he/she will be in default of the contract.

## **QUALIFYING EDUCATIONAL LOANS**

A SLRP health care professional will receive loan repayment funds to be applied to the principal, interest, and related expenses of outstanding government (federal, state or local) or commercial (i.e., private) student loans for undergraduate or graduate education obtained by the health care professional for school tuition, other reasonable educational expenses, and reasonable living expenses. The educational loans must be obtained prior to the health care professional applying for the SLRP.

If a SLRP health care professional obtains additional educational loans toward another health profession degree that will result in a change in discipline (e.g., a licensed professional counselor obtains a doctorate in clinical psychology), the SLRP professional must apply to the SLRP as a new health care professional in a subsequent application cycle for those educational loans. Any new application will not be guaranteed and will be reviewed competitively against other health care professionals.

### **Federal Loans Documentation**

The following documentation must be submitted for each qualifying federal loan listed on the SLRP application:

- promissory note/master promissory note or disclosure statement;
- disbursement report indicating the original disbursement date, type of loan and loan amount. If this information is not available, submit an Aid Summary report downloaded from The National Student Loan Data System (NSLDS) website (<http://www.nsls.ed.gov>) which includes a list of the federal loans; and
- most recent account statement which reflects the current loan balance.

### **Private Loans Documentation**

The following documentation must be submitted for each qualifying private loan listed on the SLRP application:

- promissory note/master promissory note, disclosure statement or loan application;
- disbursement report indicating the original disbursement date, type of loan and loan amount; and
- most recent account statement which reflects the current loan balance.

### **Grouped, Consolidated or Refinanced Loans Documentation**

A grouped loan groups multiple loans into one loan and allows one payment for several loans. Grouped loans must be listed on the *Health Care Professional Application* as a Grouped Loan with information listed separately for each loan in the group. A consolidated loan pays off multiple loans resulting in one loan and one payment. Consolidated loans must be listed on the *Health Care Professional Application* as a Consolidated Loan with information listed separately for each loan in the group.

Grouped, consolidated or refinanced loans may be considered for the SLRP if they are from a government (federal, state or local) or private student loan lender and include only qualifying educational loans of the health care professional. If an otherwise eligible educational loan is grouped, consolidated or refinanced with any debt other than a qualified educational loan of the health care professional, no portion of the grouped, consolidated or

refinanced loan will be eligible for the SLRP. For loans to remain eligible, SLRP recipients must keep educational loans segregated from all other debts. Eligible educational loans consolidated with loans owed by any other person, such as a spouse, parent or child, are not eligible for the SLRP.

#### **Federal Consolidated Loans Documentation**

The following documentation must be submitted for qualifying federal consolidated loans listed on the SLRP application:

- consolidation promissory note or consolidation disclosure statement;
- disbursement report for each loan in the consolidation indicating the original disbursement date, type of loan and loan amount; if not available, submit an Aid Summary report downloaded from The National Student Loan Data System (NSLDS) website (<http://www.nsls.ed.gov>) which indicates a complete list of the federal loans; and
- the most recent account statement which reflects the current loan balance.

#### **Private Consolidated Loans Documentation**

The following documentation must be submitted for qualifying private consolidated loans listed on the SLRP application:

- private consolidation promissory note or private consolidation disclosure statement;
- original promissory note or disclosure statement for each loan included in the consolidation;
- disbursement report for each loan in the consolidation indicating the original disbursement date, type of loan and loan amount; and
- most recent account statement which reflects the current loan balance.

### **NON-QUALIFYING LOANS**

Loans that do NOT qualify for SLRP include, but are not limited to:

- loans for which the health care professional incurred a service commitment which will not be fulfilled before the deadline for submission of the SLRP application;
- loans for which the associated documentation cannot identify that the loan was solely applicable to the undergraduate or graduate education of the health care professional;
- loans not obtained from a government entity or private student loan lending institution;
- loans made by private foundations to individuals;
- loans that have been repaid in full;
- Primary Care Loans (school-based scholarships and loans);
- Parent PLUS Loans (loans made to parents);
- personal lines of credit;
- loans subject to cancellation;
- residency loans; and
- credit card debt.

### **HEALTH CARE PRACTICE SITE ELIGIBILITY REQUIREMENTS**

Inpatient hospital and emergency settings, except Critical Access Hospitals (CAHs), are **not** eligible SLRP practice sites.

All SLRP health care professionals must be an employee or independent contractor providing direct outpatient health care services at a KDHE approved practice site for the duration of the contract. The health care professional's contract with the SLRP is separate and independent from the professional's employment contract with the practice site. Employment contract negotiations between the health care professional and the practice site are solely the responsibility of the professional and the practice site. The practice site may not use SLRP funding as a salary offset. Salaries for health care professionals participating in the program should be based on prevailing rates in the practice site area.

The SLRP requires the professional to serve a minimum 40 hours per week at the approved practice site. If the professional's employment contract stipulates fewer hours (and salary is based on those hours), the professional is still required to meet the SLRP service obligation requirement of 40 hours per week at that practice site.

The practice site point of contact for the SLRP contract is the on-site official who has agreed to perform the health care professional's initial employment verification, as well as the professional's in-service employment verifications throughout the contract period. The practice site must complete the *Health Care Practice Site Application* form, with all attachments, to be included with the health care professional application packet for the application to be considered complete. The practice site must verify the professional's total work hours, both paid and unpaid, on the *Health Care Professional Employment Verification* form within 30 days of the end of each contract year. It is the responsibility of the health care professional to ensure that the practice site submits the completed employment verification in a timely manner.

### **Qualified Health Care Practice Sites**

In order for a practice site to be considered for approval as a SLRP approved site, the site must:

- be a Critical Access Hospital (CAH) with an outpatient clinic; or
- be a public or non-profit entity and provide health care services to individuals regardless of their insurance type or ability to pay;
- charge for services at the usual and customary rates prevailing in the area in which such services are provided, except that if a person is unable to pay such charge, such person shall be charged at a reduced rate (discounted sliding fee scale) or not charged any fee;
  - for individuals with annual income at or below 100% of the Federal Poverty Level (FPL) guidelines, the practice site must provide services at no charge, or at a nominal charge; and
  - for individuals between 100% and 200% of the FPL, the practice site must provide a sliding fee scale which should reflect a nominal charge covered by a third party (either public or private). The practice site may charge for services to the extent that payment will be made by a third party, which is authorized or under legal obligation to pay the charges.
- accept assignment under Medicare (section 842(b) (3) (B) (ii) of the Social Security Act) for all services for which payment may be made under Part B of Title XVIII;
- enter into an appropriate contract for Medicaid under Title XIX and Title XXI to provide services to individuals entitled to medical assistance under Medicaid;
- have a written non-discrimination policy and provide services in a culturally and linguistically appropriate fashion responsive to the needs of the area's general population; and
- agree to cooperate with the KDHE and respond in a timely manner to any request for information by email, mail, phone or on-site visits by KDHE personnel for the purpose of monitoring compliance with the SLRP.

### **Not Qualified Health Care Practice Sites**

The following are **not** eligible to be approved practice sites, even if they are located in a designated HPSA:

- private for-profit entities
- county or local prisons
- inpatient hospitals (except for Critical Access Hospitals (CAH))
- other inpatient facilities
- nursing or adult care homes
- clinics that limit care to veterans and active duty military personnel:
  - VA medical centers and clinics
  - military bases; or
  - civilian health care professionals in the Tricare network

### **HEALTH CARE PRACTICE SITE HPSA SCORE**

The health care professional must provide direct outpatient health care services at an approved practice site that must be in a federally designated Health Professional Shortage Area (HPSA) in the appropriate discipline of the health care professional's licensure (medical, dental or mental health). To find the HPSA designation for your practice site go to: <https://data.hrsa.gov/> and search Find Shortage Areas. Search by State and County and the appropriate professional discipline (primary care, dental health or mental health). Make sure the HPSA you are looking at has a *HPSA Status of Designated*. Some practice sites have a facility HPSA designation. In the case that a practice site has a facility HPSA score and is in a county with a HPSA score, use the higher score to determine eligibility for the SLRP.

## SLRP APPLICATION PROCESS

Applications for the SLRP are accepted annually during the open application cycle June 1 through July 31. A complete, legible application including all supporting documentation must be postmarked after June 1 and on or before July 31. No applications will be accepted before or after the application period. All forms and required documentation must be included with the original application packet. Once an application is received by KDHE, it is considered final. An application that is not complete or legible, or does not include all supporting documentation, will **not** be considered for the SLRP. Health care professionals will **not** be notified if their application is considered ineligible for the SLRP. It is the responsibility of the health professional to ensure that the applications are complete and all forms and attachments have been included in the application packet.

A health care professional may withdraw their application at any time prior to the contract being counter-signed by the Secretary of the KDHE. To withdraw an application, the health care professional must submit a written statement explaining the reason(s) for withdrawal of the application.

### HEALTH CARE PROFESSIONAL APPLICATION AND REQUIRED DOCUMENTATION

The health care professional must submit the *Health Care Professional Application* form that can be found on the KDHE website <http://www.kdheks.gov/olrh/FundLoan.html>. The open application cycle is June 1 through July 31. Included with the application form is the *Health Care Professional Eligibility Attestation* form that **must** be notarized and returned with the application. The health care practice site must complete the *Health Care Practice Site Application* form and provide all documentation to the health care professional to be included in the application packet. The health care professional must submit the complete application packet to the KDHE within the allowed open application cycle..

#### Application Supporting Documentation

The following supporting documentation **must** be submitted with the application. If any of these documents are not included, the application will be ineligible and will not be considered for the SLRP. The supporting documentation must match the information provided on the application. Each attached document must include the Attachment number at the top of each page along with the health care professional and practice site name.

The *Health Care Professional Application* **must** include the following attachments:

- Attachment 1: proof of US Citizenship or US National (birth certificate, ID page of passport or naturalized citizenship certificate); driver's license and social security card are **NOT** acceptable proof of citizenship;
- Attachment 2: proof of Kansas professional license;
- Attachment 3: eligible student loan documentation;
- Attachment 4: completed *Health Care Practice Site Application* form for **each** practice site **with** supporting attachments (see below); and
- Attachment 5: Personal Statement of health care professional as described in *Health Care Professional Application*

The *Health Care Practice Site Application* **must** include the following attachments and be included with the *Health Care Professional Application*:

- PS Attachment 1: completed *Health Care Practice Site Application* form for **each** practice site;
- PA Attachment 2: copy of the health care professional job description and employment contract;
- PS Attachment 3: practice site policy on non-discrimination of patients based upon race, color, sex, national origin, disability, religion, age, or sexual orientation;
- PS Attachment 4: practice site policy for the sliding fee scale discount or financial assistance, and the patient application form for financial assistance;
- PS Attachment 5: photograph of signage of non-discrimination policy and sliding fee scale/financial assistance policy posted in public view at the practice site; and
- PS Attachment 6: practice site proof of access/referral arrangements for ancillary, inpatient and specialty care that is not available on-site (e.g. MOU, MOA or contracts). If there are no formal referral arrangements, describe how the practice site assures patient access to this care.

## Qualifying Educational Loan Statements

For each qualifying educational loan to be considered for the SLRP, the health care professional must submit an account statement and a disbursement report with the following information:

### ➤ Loan Account Statement

The loan account statement is used to provide current information on the qualifying educational loans. Often borrowers receive monthly statements indicating the status of their loan balance. This document should:

- be on official letterhead or other clear verification that it comes from the lender;
- include the name of the borrower (health care professional);
- include the loan account number;
- include the original amount disbursed;
- include the original date of the loan;
- include the current interest rate;
- include the date of the statement (must be within 30 days from the date of SLRP application submission);
- include the current outstanding balance (principal and interest) or the current payoff balance; and
- include the type of loan, if a grouped or consolidated loan, the following additional documentation will be required:
  - original date of grouped or consolidation loans;
  - original balance of consolidation;
  - account number; and
  - purpose of loan.

### ➤ Loan Disbursement Report

The loan disbursement report is used to verify the originating loan information and should:

- be on official letterhead or other clear verification that it comes from the lender;
- include the name of the borrower (health care professional);
- include the loan account number;
- include the type of loan;
- include the original loan date (must be prior to the date of the SLRP application submission);
- include the original loan amount; and
- include the purpose of the loan.

For federal loans, the National Student Loan Data System (NSLDS) Aid Summary Report is used to verify the originating loan information: [https://www.nslsds.ed.gov/nslsds/nslsds\\_SA/](https://www.nslsds.ed.gov/nslsds/nslsds_SA/). The health care professional will need a Federal Student Aid ID (FSAID) to log in to his/her secured area. If the health care professional has multiple federal loans, he/she will only need to access one NSLDS Aid Summary Report. The NSLDS report will contain information on all health care professional federal loans.

For all other loans, the disbursement report can be satisfied by a promissory note, a disclosure statement, or a letter directly from the lender containing the required information listed above. The health care professional may be able to obtain this disbursement information on the lender's website; however, all documentation must be on official letterhead from the lender.

## DISQUALIFYING SITUATIONS

Health care professionals who submit an incomplete application or fail to include the required documentation will be disqualified from the SLRP. The KDHE will not provide notification of an incomplete application, it is the health care professional's responsibility to ensure that all documents are completed legibly and submitted by the close of the application cycle. Any applications postmarked before or after the open application cycle, June 1 through July 31, will be disqualified.

The health care professional is **not** eligible for the SLRP if they have an outstanding service obligation. A service obligation is the contractual commitment in which a clinician legally agrees to practice for a specified period of time in a particular area or facility, or for a specific entity or type of entity. Entities may include federal, state or local agencies, as well as private organizations. Health care professionals must not have an outstanding contractual obligation for health professional service to the federal government, or to a state or other entity, unless they have completely satisfy that service obligation before application to the SLRP. Certain provisions in an employment

contract can create a service obligation (e.g., an employer offers a recruitment bonus in return for the physician's agreement to work at that practice site for a specific period of time or the professional must pay back the bonus).

Health care professionals who have a history of not honoring prior legal commitments, as evidenced by one or more of the following factors, will **not** be eligible for the SLRP. The health care professional may **not**:

- have defaulted on a prior service commitment to any federal, state or local government, or other entity, even if the health care professional subsequently satisfied that commitment through service, monetary payment or other means;
- have defaulted on any federal payment commitments (e.g., Health Education Assistance Loans, Nursing Student Loans, FHA Loans, federal income tax liabilities, federally guaranteed/insured loans (e.g., student loans or home mortgage loans), or non-federal payment commitments (e.g., court-ordered child support payments);
- be in breach of a health professional service commitment to the federal, state or local government;
- had any federal or non-federal debt written off as uncollectible;
- had a waiver of any federal service or payment commitment;
- have any judgment lien(s) arising from federal debt;
- be currently excluded, debarred, suspended or disqualified by a federal or state agency or board.

Health care professionals will **not** be eligible for the SLRP if they have any outstanding service commitment as a health care professional, or any other service commitment, to the federal government such as:

- active duty military commitment;
- NHSC Loan Repayment Program commitment;
- NHSC Scholarship Program commitment;
- NURSE Corps Loan Repayment Program commitment; or
- service commitment to any other entity (e.g., a recruitment bonus that obligates them to remain employed at a specific practice site).

### **APPLICATION REVIEW AND AWARD PROCESS**

Each health care professional application will be reviewed and scored by the KDHE based on the following criteria:

- application;
- personal statement;
- disadvantaged background or experience in working or volunteering services to underserved populations;
- commitment to continue providing services in a HPSA when the service commitment is complete;
- community need; and
- practice site information.

### **NOTIFICATION OF SLRP AWARD**

All health care professionals and practice sites will be notified via email and/or mail of their acceptance status for the SLRP. If the health care professional is accepted for the SLRP they must notify the KDHE immediately if there have been any changes in their employment status or any other reason they may no longer be qualified for the SLRP. The contract and award letter to the health care professional will note the beginning and projected end dates of the contract commitment, usually September 1 through August 31. Professionals will **not** receive contract service credit for any employment prior to the effective date of the contract.

Only the Secretary of KDHE may issue a SLRP Contract. A letter of notice of award and two originals of the contract will be mailed to the practice site and a copy of the letter will be sent to the health care professional. The contract should be reviewed carefully by the health care professional and the practice site before signing and returning to the KDHE. **Both** contracts must be signed and returned to the KDHE, along with **all** supporting attachments, by the date stated on the letter. Failure to return the signed contracts by the specified date may result in the cancellation of the offer of contract.

Contract funds are disbursed in the form of an annual payment and will be mailed directly to the practice site. The first one-half of the SLRP award will be mailed approximately six to eight weeks after the contract is counter-signed by

the Secretary of the KDHE. The second one-half of the SLRP award will be mailed after the completion of the first contract year.

It is the practice site's responsibility to deposit the SLRP funds into their account and then submit payment of the total amount of funds to the health care professional, or the lenders listed on the application, within 30 days of receipt of the funds. The SLRP funds are to be used as an annual one-time payment toward eligible student loans and do not replace regularly scheduled loan payments. The health care professional is solely responsible to use the SLRP funds as payment to the loan holder(s) toward the approved educational loans as listed on the SLRP application. The loan payments must be completed within 90 days of the disbursement of funds by KDHE to the practice site. The health care professional is responsible to submit the *Health Care Professional Loan Payment Verification* form to KDHE within 120 days of the funds being allocated to the practice site. Failure to submit documentation of payment of the entire amount of the SLRP award or failure to provide this form or any of the information requested on this form may result in a default of the contract.

### **EXCESS ABSENCE FROM SLRP CONTRACT COMMITMENT**

The following information pertains to excess absences of the health care professional from the approved practice site and possible subsequent non-compliance with the SLRP contract commitment. This information pertains to the contract only and is not a guarantee that a practice site will approve any particular amount of leave. Health care professionals are allowed to spend no more than 35 full-time work days (280 hours) per service year away from the approved practice site for vacation, holidays, continuing professional education, illness, clinic closure, or any other reason. If a health care professional serves more than the minimum 40 hours per week, the only time spent away from the site that will need to be reported and deducted from the allowed absences per service year are the hours of absence that cause a professional's work hours to fall below 40 hours for that week.

Health care professionals who have a medical, personal emergency, or military duty that will result in an extended period of absence beyond the allowed 35 days per contract year must submit a written request with supporting documentation for a contract amendment in advance of the end of the allowed 35 days. The KDHE cannot guarantee that a contract amendment request will be approved. If a contract amendment is approved by the KDHE, the contract will be amended to extend the contract end date to cover any days absent in excess of the allowed 35 days. An amended contract will need to be signed by all parties involved (health care professional, practice site and the Secretary of KDHE).

#### **Maternity, Paternity or Adoption Leave**

Maternity, paternity or adoption leave must be requested in advance and will be approved by the KDHE for of up to 12 weeks, as established by the Family Medical Leave Act. The professional must also adhere to the leave policies of the practice site.

#### **Military Leave**

Military training or service performed by reservists or National Guard will not satisfy the SLRP service commitment. If a health care professional's military training and/or service, in combination with the professional's other absences from the practice site, will exceed 35 days per contract year, the health care professional must request a contract amendment in writing before the 35 days have expired. If the professional is deployed, he/she is expected to return to the approved practice site where he/she was serving prior to deployment. If unable to do so, the professional must request a transfer to another approved practice site. If the health care professional fails to seek a transfer and subsequently refuses to accept a SLRP assignment to another practice site, the professional will be considered in default of the contract.

### **HEALTH CARE PROFESSIONAL INFORMATION UPDATES**

The health care professional and practice site must provide the KDHE with notification of any changes to the application or SLRP contact information (e.g., professional or practice site name change, email, home or work address, or telephone number) prior to the change occurring or immediately after the change occurs. The KDHE frequently corresponds with health care professionals and practice sites via email, it is very important that the health care professional and practice site point of contact check their email regularly, including junk email, for any correspondence from the KDHE during the application process and/or SLRP contract period.

## HEALTH CARE PRACTICE SITE CHANGE

Health care professionals are expected to fulfill their contract commitment at the approved practice site listed on the contract. If a health care professional can no longer continue serving at the approved practice site, the professional should discuss the situation and/or concerns with the KDHE and must contact the KDHE immediately if they will no longer be employed by that practice site. If the professional leaves the approved practice site without prior approval of the KDHE, the professional may be in default of the contract as of the date the professional stopped providing direct outpatient care at the approved practice site. The health care professional would become liable for the monetary damages specified in the professional's contract and outlined in the SLRP default clause below.

Any change of practice sites must be approved by the KDHE prior to the health care professional beginning work at the new practice site. If a health care professional begins employment at a practice site before obtaining the KDHE approval, the professional will **not** receive service credit for the time between the last day providing direct outpatient care at the previously approved practice site and resumption of service at the transfer practice site. If the proposed practice site is **not** an approved practice site and the professional refuses assignment to another approved practice site, the professional will be placed in default of the contract. If the health care professional is terminated **with** cause from the approved practice site, the professional may be deemed to be in default of the contract.

Although the KDHE may offer assistance to health care professionals with identifying a suitable position at another approved practice site, it is the professional's responsibility to obtain employment at an approved practice site within the specified time allowed. Unemployed professionals may be expected to relocate to an eligible area in order to fulfill their SLRP service commitment. Professionals who voluntarily resign from their approved practice site without prior approval from the KDHE or are deemed ineligible for practice site placement assistance may be placed in default of the contract.

## CONTINUATION OF SLRP AWARD

At the end of the initial two-year contract a SLRP recipient may be eligible to continue in the SLRP in one-year increments, for up to three additional years of service. There is no guarantee that a professional will be allowed continued participation in the SLRP beyond the initial contract. Continuation awards will be made at the discretion of the KDHE and are subject to the availability of funds but are usually given priority over new awards. The SLRP funds are to be used as an annual one-time payment toward eligible student loans and do not replace regularly scheduled loan payments.

To be eligible for a SLRP contract continuation once the initial contract has been fulfilled, the SLRP professional must have a record of compliance with SLRP requirements. To remain eligible, the health care professional must:

- have unpaid qualifying educational loans;
- have applied all previously received SLRP payments to reduce qualifying educational loans in a timely manner;
- have submitted all required or requested reports in a timely manner;
- continue to serve at an approved practice site;
- continue to meet all other program eligibility criteria in effect at the time of the contract continuation; and
- submit a *Health Care Professional Application for Contract Continuation* form with all required attachments during the SLRP open application cycle June 1 through July 31.

SLRP health care professionals who fail to comply with program requirements, as evidenced by one or more of the following factors, may not be selected for a contract continuance:

- failure to apply all previously awarded SLRP funds to the qualifying educational loans within 90 days of the payment disbursement to the practice site;
- failure to submit all required or requested reports and any other requested materials to the KDHE in a timely manner;
- failure to alert the KDHE that the professional has left or is going to leave the approved practice site;
- failure to adhere to other program timelines and policies;
- demonstrates inflexibility in practice site transfer locations (in cases of unemployed health care professionals); or
- unapproved excessive absences of health care professional.

## SUSPENSION, WAIVER OR CANCELLATION OF SLRP CONTRACT

The KDHE requires health care professionals to fulfill their service commitment without excessive absences or significant interruptions in service. Health care professionals are allowed 35 days (280 hours) of leave per service year; however, circumstances might occur that will prevent a health care professional from staying within this timeframe. The Secretary of the KDHE may, under certain circumstances, extend or suspend the SLRP service commitment. In addition, in extremely rare cases, the Secretary of the KDHE may waive the contract service or repayment commitment.

### Suspension of SLRP Contract

A suspension of the contract may be granted if compliance with the contract by the health care professional:

- is temporarily impossible; or
- would involve a temporary extreme hardship such that enforcement of the commitment would be unconscionable. Periods of approved suspension of service will cause the contract to be amended and the commitment end date to be extended.

### Leave of Absence

A suspension of the SLRP Contract may be granted for up to one year, if the health care professional provides independent medical documentation of a physical or mental health disability, or personal circumstances, including a terminal illness of the health care professional or an immediate family member (child or spouse), which results in the health care professional's temporary inability to perform the SLRP service commitment.

### Maternity, Paternity or Adoption Leave

Maternity, paternity or adoption leave will be granted to the health care professional for up to 12 weeks; however if the leave exceeds the allowed 35 days per contract year, the health care professional must request a contract amendment in writing to extend the length of service before the end of the allowed leave.

### Military Service

If the health care professional is a reservist or National Guard and is called to active duty while fulfilling their contract, they must submit a written request for a SLRP service suspension. The period of active military duty will not be credited toward the contract commitment. Suspensions for active duty military assignment are granted for up to one year, beginning on the activation date described in the reservist's call to active duty order. A copy of the order to active duty must be provided with the written request for a suspension. In the event that the SLRP health care professional's period of active duty with the Armed Forces entity is extended beyond the approved suspension period, the health care professional must contact the KDHE for guidance on how to request an extension of the suspension period.

### Extreme Hardship Waiver

Extreme hardship contract waivers are not routinely granted, and require verifiable documentation of compelling circumstances. An extreme hardship contract waiver permanently relieves the health care professional of all or part of the SLRP commitment. A waiver may be granted only if the health care professional demonstrates that compliance with the service commitment is permanently impossible or would involve an extreme hardship such that enforcement of the commitment would be unconscionable. A waiver request must be submitted in writing including the reason(s) the waiver is being sought. Upon request of an extreme hardship waiver, the health care professional will be contacted by the KDHE regarding the medical and financial documentation necessary to complete the waiver request.

### Service Cancellation

The SLRP service commitment will be cancelled in its entirety in the event of death of the health care professional. No liability will be transferred to the health care professional's heirs.

## SLRP CONTRACT REPORTS

The health care professional and the practice site must **each** submit to the KDHE an annual report to remain in compliance with the contract. It is the responsibility of the health care professional to ensure that these forms are submitted in a timely manner. Health care professionals who do not provide the *Health Care Professional Loan Payment Verification* form and the *Health Care Professional Employment Verification* forms in a timely manner will **not** be eligible for a continuation contract and may be deemed in default of the contract.

### Health Care Professional Loan Payment Verification Form

The KDHE will submit the SLRP funds directly to the practice site approximately six to eight weeks after the contract is counter-signed by the Secretary of KDHE. The practice site has 30 days to deposit those funds into the site account and then pay that amount to the health care professional or pay the lender(s) directly.

The health care professional has 90 days from the date the practice site receives the funds to pay the entire amount of the funds toward the qualifying educational loans listed on the SLRP application. The professional **must** submit the *Health Care Professional Loan Payment Verification* form to KDHE within 120 days of the funds being received by the practice site.

### Health Care Professional Employment Verification Form

The practice site **must** submit the *Health Care Professional Employment Verification* form to the KDHE within 30 days of the end of each contract year. By completing this form the practice site is certifying the health care professional's compliance with the SLRP work requirements during the preceding contract year. It is the responsibility of the health care professional to ensure these forms are submitted in a timely manner.

### SLRP Report Timeline

The following timeline indicates the time allowed between the date the SLRP funds are received by the practice site and the date each step or report is due to be completed.

30 days	within 30 days of receipt of funds by practice site	practice site will pay all funds to health care professional or directly to lender(s)
90 days	within 90 days of receipt of funds by practice site	health care professional will pay all funds to lender(s)
120 days	within 120 days of receipt of funds by practice site	health care professional will submit <i>Health Care Professional Loan Payment Verification</i> form to the KDHE
End of contract year	within 30 days of the end of each contract year	practice site will submit <i>Health Professional Employment Verification</i> form to the KDHE

## SLRP CONTRACT DEFAULT CLAUSE

### PLEASE READ CAREFULLY

**The minimum amount the State of Kansas is entitled to recover from a health care professional who defaults on a contract commitment will not be less than \$31,000 per federal regulations.**

The KDHE will work with health care professionals, to the extent possible, to avoid a default of the SLRP contract and enable the professional to fulfill the SLRP contract commitment. Failure to apply the funds to repay the qualifying educational loans, failure to submit required or requested reports, or failure to complete contracted service for any reason will result in a default of the contract.

Health care professionals should ensure they understand the following monetary damages that are required by federal law when a SLRP contract is breached.

Health care professionals who fail to begin or complete their contract service commitment or otherwise breach the terms and conditions of the contract are in default of the contract and are subject to the financial consequences outlined in the contract.

By Federal statute, 42 USC 254q-1(c)(3)(A)(ii), the SLRP contract must contain a default provision which is at least as stringent as, but not more favorable than, the default provision for the National Health Service Corps Loan Repayment Program (NHSC LRP) which is found at 42 USC 254(o)(c)(1).

The financial consequences that the health care professional must pay to the KDHE for breach of the SLRP contract commitment are as follows:

- the total sum of the amounts paid by the SLRP for loan repayments for any period of obligated service not served;
- an amount equal to the number of months of obligated service not completed multiplied by \$7,500; and
- interest on the above amounts at the maximum legal prevailing rate, as determined by the Treasurer of the United States, from the date of breach, except that the amount the KDHE is entitled to recover shall not be less than \$31,000.

Any amounts the KDHE is entitled to recover, as set forth above, must be paid within one year from the date of default. Failure to pay the debt by the due date will have the following consequences:

- The debt will be reported to the National Health Service Corps;
- The debt will be reported as delinquent to credit reporting agencies;
  - if unpaid, during the one-year repayment period, the debt will be reported to credit reporting agencies as *current*; and
  - if the debt becomes past due (i.e., remains unpaid at the end of the one-year repayment period), it will be reported as *delinquent*;
- Any SLRP debt 45 days past due may be referred to a debt collection agency. If the debt collection agency is unsuccessful in collecting payment the following may occur:
  - administrative offset;
  - any state payments due to the health care professional, including state income tax refunds, may be offset by the Kansas Department of Revenue to pay a delinquent SLRP debt;
- The appropriate Kansas health professions licensing board will be notified of the breach of the contract if the defaulter fails to satisfactorily address repayment of his/her SLRP debt which may result in licensure sanctions.

Submit all documents to:

State Loan Repayment Program  
Office of Primary Care & Rural Health  
Bureau of Community Health Systems  
1000 SW Jackson St, Suite 340  
Topeka KS 66612-1365  
Phone: 785-296-3135